001.251209 **PATENT**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of Thomas F. CHAPMAN, et al.

Serial No.:

09/852,597

Group Art Unit:

4921

Filed:

AUG 1 1 2005

May 10, 2001

Examiner:

Rayyan, Susan

For:

SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER OF

CHANGES MADE TO A CREDIT REPORT

INFORMATION DISCLOSURE STATEMENT

U.S. Patent and Trademark Office Customer Window, Mail Stop Amendment Randolph Building Alexandria, VA 22314

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98, and MPEP § 609, Applicant(s) hereby bring the references noted on the attached Form PTO-1449 to the attention of the Patent Examiner.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine the materiality, if any, of the noted references to the claimed invention. See 37 C.F.R. §§ 1.104(a)(1998)(conferring upon the PTO the duty to consider and use any such information). It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

08/12/2005 JADD01 00000100 09852597

02 FC:1806

180.00 OP

If the Patent Examiner has any questions or wishes to discuss this application, the Patent Examiner is kindly requested to telephone the undersigned.

Since this statement is being filed after receipt of the first Office Action, a fee of \$180.00 is enclosed pursuant to 37 C.F.R. § 1.17(p). Please charge any additional fees or credit any overpayment to the undersigned representative's Deposit Account No. 501458.

Respectfully submitted,

By:

Thomas A. Corrado, Reg. # 42,439

KILPATRICK STOCKTON LLP 607 14th Street, NW, Suite 900 Washington, D.C. 20005

August 11, 2005

(202) 508-5800

PTO/SB/08a (08-03)

Approved for use through 07/31/2006. OMB 0651-0031 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

sons are required to respond to a collection of information unless it contains a valid OMB control number. Under the Paperwork

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet of

Complete if Known				
Application Number	09/852,597			
Filing Date	May 10, 2001			
First Named Inventor	Thomas F. CHAPMAN, et al.			
Art Unit	4921			
Examiner Name	Rayyan, Susan			
Attorney Docket Number	E1001.251209			

	U.S. PATENT DOCUMENTS					
Examiner	Cite No.1	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant	
Initiats * No.1	No.1	Number - Kind Code ² (if known)			Passages or Relevant Figures Appear	
_		US-6,088,686	07/2000	Walker et al.		
		US-				
		US-				
		US-				
-		US-	_			
		US-				
		US-				
		US-				
		US-				
		US-				
-		US-				
		US-				
		US-				
		US-				
		US-				
•		US-				
		US-				
		US-				
		US-				
	1	US-				

	FOREIGN PATENT DOCUMENTS					
Examiner	Cite	Foreign Patent Document	Publication	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ₆
Initials*	No.1	Country Code ³ - Number ⁴ - Kind Code ⁵ (<i>if known</i>)	Date MM-DD-YYYY			
		WO 00/02150	01/2000	Renard		
		WO 99/49424	9/1999	Flitcroft		
		EP 1 028 401	8/2000	Citibank, N.A.		
						

Examiner Signature	Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ¹ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.